In the Claims

Please cancel claims 1-22 without prejudice and add claims 23-89 submitted in a clean form as follows:

23.   (new) A computer-implemented method for enabling payment of a transaction between a buyer and a seller through a payment enabler, comprising the steps of:

receiving, over a computer network, seller registration information for a disbursement instrument;

providing, over the computer network, the seller with a first plurality of payment instrument types;

receiving, over the computer network, a selection of a second plurality of payment instrument types that the seller chooses from the first plurality of payment instrument types;

receiving, over the computer network, a referral for payment processing;

receiving, over the computer network, buyer registration information of a payment instrument corresponding to one of the second plurality of payment instrument types;

receiving, over the computer network, a command to transfer an amount of money corresponding to a payment;

ordering a transfer of the amount of money corresponding to the payment through the payment instrument; and

ordering a second transfer of a disbursement amount of money to the seller through the disbursement instrument.

24.   (new) The method of claim 23, further comprising the step of allowing the seller to define an additional charge to be added to a sale price for a purchase of the buyer, and wherein the payment comprises the sale price plus the additional charge.

25.   (new) The method of claim 24, wherein the additional charge comprises sales tax.

26.   (new) The method of claim 24, wherein the additional charge comprises shipping costs.

27.   (new) The method of claim 24, wherein the additional charge comprises handling costs.

3

28. (new) The method of claim 23, further comprising the steps of:

receiving underwriting assessment information from the seller; and

based upon consideration of the underwriting assessment information, approving the seller to offer the second plurality of payment instrument types.

29. (new) The method of claim 28, wherein the step of approving the seller to offer the second plurality of payment instrument types comprises placing the seller into a tiered risk category.

30. (new) The method of claim 29, further comprising the step of displaying to the buyer the tiered risk category of the seller.

31. (new) The method of claim 28, wherein approving the seller to offer the second plurality of payment instrument types comprises a separate approval process for each payment instrument type.

32. (new) The method of claim 23, wherein the step of receiving a referral comprises branding the payment enabler similar to a requesting web site that provided a referral to create an appearance that the payment enabler is operated by the requesting web site.

33. (new) The method of claim 23, further comprising providing the seller with backroom capabilities for reviewing transactions in which the seller has been involved.

34. (new) The method of claim 33, further comprising assigning a unique reference number to a transaction so that the seller can refer to the transaction without knowledge of the buyer registration information for the payment instrument.

35. (new) The method of claim 23, wherein the step of receiving buyer registration information of the payment instrument occurs dynamically after the buyer and the seller agree upon the transaction.

36.   (new) The method of claim 23, wherein the step of receiving buyer registration information of the payment instrument occurs statically before the buyer and the seller agree upon the transaction.

37.   (new) The method of claim 23, further wherein the step of receiving the referral for payment processing comprises receiving the referral from a transaction facilitator.

38.   (new) A computer-implemented method for enabling payment of a transaction between a buyer and a seller through a payment enabler, comprising the steps of:

receiving, over a computer network, seller registration information for a disbursement instrument;

providing, over the computer network, the seller with a first plurality of payment instrument types;

receiving, over the computer network, a selection of a second plurality of payment instrument types that the seller chooses from the first plurality of payment instrument types as to define selected payment types;

receiving underwriting assessment information from the seller;

based upon consideration of the underwriting assessment information, separately approving each of the selected payment instrument types as to define approved payment instrument types;

displaying the approved payment instrument types to the buyer;

receiving, over the computer network, a referral for payment processing of the transaction;

receiving, over the computer network, buyer registration information of a payment instrument corresponding to one of the approved payment instrument types;

receiving, over the computer network, a command to transfer an amount of money corresponding to a payment;

ordering a transfer of the amount of money corresponding to the payment through the payment instrument; and

ordering a second transfer of a disbursement amount of money to the seller through the disbursement instrument.

5

39. (new) The method of claim 38, further comprising allowing the seller to define an additional charge to be added to a sale price for a purchase of the buyer, and wherein the payment comprises the sale price plus the additional charge.

40. (new) The method of claim 39, wherein the additional charge comprises sales tax.

41. (new) The method of claim 39, wherein the additional charge comprises shipping costs.

42. (new) The method of claim 39, wherein the additional charge comprises handling costs.

43. (new) The method of claim 38, further comprising the step of displaying to the buyer a tiered risk category of the seller.

44. (new) The method of claim 38, wherein the step of receiving a referral comprises branding the payment enabler similar to a requesting web site that provided the referral to create an appearance that the payment enabler is operated by the requesting web site.

45. (new) The method of claim 38, further comprising providing the seller with backroom capabilities for reviewing transactions in which the seller has been involved.

46. (new) The method of claim 38, further comprising assigning a unique reference number to a transaction so that the seller can refer to the transaction without knowledge of the buyer registration information for the payment instrument.

47. (new) The method of claim 38, wherein the step of receiving buyer registration information of the payment instrument occurs dynamically after the buyer and the seller agree upon the transaction.

6

48.   (new) The method of claim 38, wherein the step of receiving buyer registration information of the payment instrument occurs statically before the buyer and the seller agree upon the transaction.

49.   (new) The method of claim 38, further wherein the step of receiving the referral for payment processing comprises receiving the referral from a transaction facilitator.

7

50.   (new) A computer-implemented method for enabling payment of a transaction between a buyer and a seller, through a payment enabler, comprising the steps of:

receiving, over a computer network, seller registration information for a disbursement instrument;

receiving underwriting assessment information from the seller;

based upon consideration of the underwriting assessment information, placing the seller into a tiered risk category;

based upon the tiered risk category, determining a maximum amount of money the seller can receive through a payment instrument for a single transaction;

receiving, over the computer network, a referral for payment processing of the transaction;

receiving, over the computer network, buyer registration information of a payment instrument;

determining if the transaction is under the maximum amount of money for a single transaction;

if the transaction is under the maximum amount of money for a single transaction, then perform the following steps:

receiving, over the computer network, a command to transfer an amount of money corresponding to a payment;

ordering a transfer of the amount of money corresponding to the payment through the payment instrument; and

ordering a second transfer of a disbursement amount of money to the seller through the disbursement instrument.

if the transaction is not under the maximum amount of money for a single transaction, then not allow processing of the transaction.

8

51. (new) The method of claim 50, further comprising allowing the seller to define an additional charge to be added to a sale price for a purchase of the buyer, and wherein the payment comprises the sale price plus the additional charge.

52. (new) The method of claim 51, wherein the additional charge comprises sales tax.

53. (new) The method of claim 51, wherein the additional charge comprises shipping costs.

54. (new) The method of claim 51, wherein the additional charge comprises handling costs.

55. (new) The method of claim 50, wherein the step of receiving the referral comprises branding the payment enabler similar to a requesting web site that provided the referral to create an appearance that the payment enabler is operated by the requesting web site.

56. (new) The method of claim 50, further comprising providing the seller with backroom capabilities for reviewing transactions in which the seller has been involved.

57. (new) The method of claim 50, further comprising assigning a unique reference number to a transaction so that the seller can refer to the transaction without knowledge of the buyer registration information for the payment instrument.

58. (new) The method of claim 50, wherein the step of receiving buyer registration information of the payment instrument occurs dynamically after the buyer and the seller agree upon the transaction.

59. (new) The method of claim 50, wherein the step of receiving buyer registration information of the payment instrument occurs statically before the buyer and the seller agree upon the transaction.

60. (new) The method of claim 50, further wherein the step of receiving the referral for payment processing comprises receiving the referral from a transaction facilitator.

9

61.   (new) A computer-implemented method for enabling payment of a transaction between a buyer and a seller through a payment enabler, comprising the steps of:

receiving, over a computer network, seller registration information for a plurality of disbursement instruments;

receiving, over the computer network, a referral for payment processing of the transaction;

receiving, over a computer network, buyer registration information for a payment instrument;

receiving, over a computer network, a selected disbursement instrument from the plurality of disbursement instruments;

receiving, over a computer network, a command to transfer an amount of money corresponding to a payment;

ordering a transfer of the amount of money corresponding to the payment through the payment instrument; and

ordering a second transfer of a disbursement amount of money to the seller through the selected disbursement instrument.

62.   (new) The method of claim 61, further comprising allowing the seller to define an additional charge to be added to a sale price for a purchase of the buyer, and wherein the payment comprises the sale price plus the additional charge.

63.   (new) The method of claim 62, wherein the additional charge comprises sales tax.

64.   (new) The method of claim 62, wherein the additional charge comprises shipping costs.

65.   (new) The method of claim 62, wherein the additional charge comprises handling costs.

66.   (new) The method of claim 61, further comprising the steps of:

receiving underwriting assessment information from the seller; and

based upon consideration of the underwriting assessment information, approving the seller to accept the payment instrument.

10

67.   (new) The method of claim 66, wherein the step of approving the seller to accept payment instrument comprises placing the seller into a tiered risk category.

68.   (new) The method of claim 67, further comprising the step of displaying to the buyer the tiered risk category of the seller.

69.   (new) The method of claim 61, wherein the step of receiving the referral comprises branding the payment enabler similar to a requesting web site that provided the referral to create an appearance that the payment enabler is operated by the requesting web site.

70.   (new) The method of claim 61, further comprising the step of providing the seller with backroom capabilities for reviewing transactions in which the seller has been involved.

71.   (new) The method of claim 61, further comprising the step of assigning a unique reference number to a transaction so that the seller can refer to the transaction without knowledge of the buyer registration information for the payment instrument.

72.   (new) The method of claim 61, wherein the step of receiving buyer registration information of the payment instrument occurs dynamically after the buyer and the seller agree upon the transaction.

73.   (new) The method of claim 61, wherein the step of receiving buyer registration information of the payment instrument occurs statically before the buyer and the seller agree upon the transaction.

74.   (new) The method of claim 61, further wherein the step of receiving the referral for payment processing comprises receiving the referral from a transaction facilitator.

75. (new) A computer-implemented method for enabling payment of a transaction between a buyer and a seller through a payment enabler, comprising the steps of:

receiving, over a computer network, seller registration information for a disbursement instrument;

receiving, over the computer network, a referral from a requesting web site for payment processing of the transaction;

branding the payment enabler similar to the requesting web site to create an appearance that the payment enabler is operated by the requesting web site;

receiving, over the computer network, buyer registration information for a payment instrument;

receiving, over the computer network, a command to transfer an amount of money corresponding to a payment;

ordering a transfer of the amount of money corresponding to the payment through the payment instrument; and

ordering a second transfer of a disbursement amount of money to the seller through the disbursement instrument.

76. (new) The method of claim 75, further comprising allowing the seller to define an additional charge to be added to a sale price for a purchase of the buyer, and wherein the payment comprises the sale price plus the additional charge.

77. (new) The method of claim 76 wherein the additional charge comprises sales tax.

78. (new) The method of claim 76, wherein the additional charge comprises shipping costs.

79. (new) The method of claim 76, wherein the additional charge comprises handling costs.

80. (new) The method of claim 75, further comprising:

receiving underwriting assessment information from the seller; and

based upon consideration of the underwriting assessment information, approving the seller to accept payment instrument.

12

81.   (new) The method of claim 80, wherein approving the seller to accept payment instrument comprises placing the seller into a tiered risk category.

82.   (new) The method of claim 81, further comprising the step of displaying to the buyer the tiered risk category of the seller.

83.   (new) The method of claim 75 further comprising the step of providing the seller with backroom capabilities for reviewing transactions in which the seller has been involved.

84.   (new) The method of claim 75, further comprising the step of assigning a unique reference number to the transaction so that the seller can refer to the transaction without knowledge of the buyer registration information for the payment instrument.

85.   (new) The method of claim 75, further comprising:
receiving a request from the buyer for information about the seller; and
providing the buyer with the information about the seller.

86.   (new) The method of claim 85, wherein the information about the seller comprises information about prior transactions of the seller.

87.   (new) The method of claim 75, wherein the step of receiving buyer registration information of the payment instrument occurs dynamically after the buyer and the seller agree upon the transaction.

88.   (new) The method of claim 75, wherein the step of receiving buyer registration information of the payment instrument occurs statically before the buyer and the seller agree upon the transaction.

89.   (new) The method of claim 75, further wherein the step of receiving the referral for payment processing comprises receiving the referral from a transaction facilitator.